

You Make Your Terms

Your Credit is Good

You Make Your Terms

No other house in Richmond attempts to offer you the same big values in Furniture, Stoves and Floor Coverings as we. Why? Because they are not located on the Wrong Side of Broad Street, and have not the great advantage of cheap rent. We guarantee you a saving of 15 per cent. Get quotations elsewhere and then see us. You'll not regret it, and then, too, we guarantee satisfaction as to quality or money back.

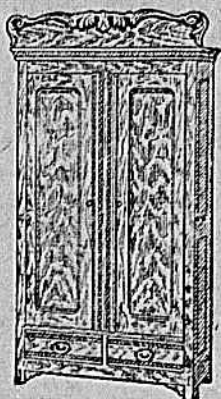
Note these specials for this week, and our splendid offer of an up-to-date Seven-Piece Steel Kitchen Set, with hard rubber handles, and which retails for \$2.50. This set absolutely free to you with any purchase of \$5.00 or over, cash or credit. No household should be without one of these Sets. On display in our window.

SAM. SUTHERLAND

JOS. CHERRY

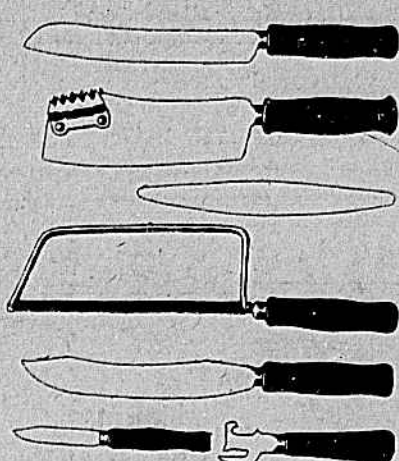
Sutherland & Cherry, Inc.

310 East Broad Street; "Wronn Side"

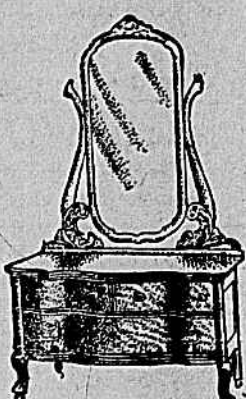


A Big Cut on Wardrobes

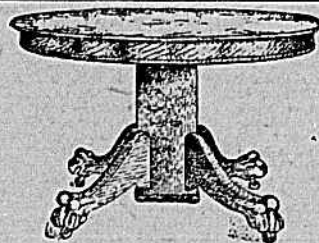
A Genuine American Quartered Oak Wardrobe like above for \$12.98. Cheap at \$18.00. 25 different designs. All prices.



This Splendid Kitchen Set FREE with any purchase as much as \$5.00 or over.



We are overstocked on Oak and Mahogany Dressers. Prices cut one-third to make them move quickly. A Beautiful Princess Dresser like cut for \$18.75. A Splendid Dresser as low as \$9.75.

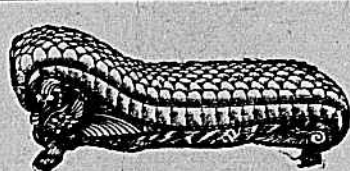


Solid Oak Dining Table

Did you ever see such a value in a Dining Table as the above at \$9.75? It is a beauty. Made of solid oak, strong and highly polished.



For style and durability, to say nothing of the exceptional low prices, our line of Morris Chairs cannot be equaled. Buy now; we'll deliver when suits you. Thirty different styles of Rockers and Chairs. One like above, \$6.98.



Steel Construction Couches

If you purchase one of our XX Guaranteed Steel Construction Couches, in chase leather and like above, you'll rest easy for the balance of your days. It's on sale at \$16.48. Others as low as \$6.95.

The above are only a few of the great values we are offering this week. Our stock of Matings, Druggets, Laces, Portieres, Belting, Stoves, Crockery, etc., is strictly up-to-date, and we can please the most fastidious.

EXTRA SPECIAL.—25 Beautiful Three-Piece Loose Cushion Parlor Suits, highly polished mahogany frames, to be sold at a reduction of 30 per cent. Be sure to see them. We make a specialty of packing household goods for shipment.

WANTED—5 Agents to Canvas Up-to-Date Household Article.

You Make Your Terms

Your Credit is Good

You Make Your Terms

BAPTISTS WILL KEEP HANDS OFF STATE-WIDE PROHIBITION ISSUE

Denomination Not Likely to Follow Lead of Methodists.

MORE MINISTERS NEEDED

Co-Operative Committee Submits Report to Association.

BY FRANK S. WOODSON.
PORTSMOUTH, VA., November 20.—There is no probability of the Baptist General Association taking steps similar to those of the Methodist Conference concerning State-wide prohibition. Some of the staunchest prohibitionists in the State are among the Baptist hosts now gathered here in annual meeting, but it is not likely that the association as a body will take any action looking to a petition to the Legislature. It is characteristic

of Baptists that whatever they do is done as individuals and citizens. The usual temperance resolutions and the usual prohibition speeches will likely be made during the sessions of the general association, but it is quite certain that no petition or memorial will be sent up to the Legislature.

This morning's session of the association at the Court Street Baptist Church, was opened with devotional exercises, led by Rev. H. S. Driscoll. The hosts assembled promptly, and when the gavel of the president fell at 9:15 every seat in the large auditorium was filled.

The song service, which was a part of the devotional exercises, was especially inspiring. It was led by a plain country preacher without aid of organ or other musical instrument, and most heartily aid the vast audience join in the singing.

This may be considered the first day of the association, as the services and the business session last night were but preliminary.

Many delegates came in by last night and this morning's train, and the roll of Secretary Hugh C. Smith shows that the attendance this year is the largest in the history of the association.

Membership About 800.
The General Association of Virginia Baptists is one of the largest of the religious bodies of the South, its membership, which is entirely voluntary, may be about 800, but it is rare that more than half of this number attends.

The representatives, or, as the Baptists are pleased to call them, "the messengers," come from the local churches all over the State, and from the district associations. In Virginia there are twenty-nine district associations, as follows:

Accomac, Albemarle, Appomattox, Augusta, Blackwater, Blue Ridge, Clinch Valley, Concord, Dan River, Dover, Goshen, Hermon, James River, Lebanon, Middle District, New Lebanon, New River, Peninsula, Petersburg, Piedmont, Portsmouth, Potomac, Powell's River, Rappahannock, Roanoke, Shenandoah, Shiloh, Strawberry and Valley.

culated to enlarge mission, education and charitable work.

Baptists are intensely democratic, every little Baptist Church being its own boss, but through the co-operation system they do an immense amount of Christian work.

The General Association does its State and, it may be said, its national and international work through a co-operative committee, and hence the most interesting report that comes up in the general association is that of the co-operative committee. This report is a replica of the treasurer's report, and shows what the Baptists of Virginia have been doing for the past year.

Co-Operative Committee Report.

The co-operative committee submitted its report this morning, which is as follows.

"With profound gratitude to Almighty God for His continued blessings upon us as a denomination, we present this our annual report. We regret to have to report that the increase in contributions to our boards for the year just closed is not so large as for several years past. The total contributions for the year being \$158,291.66, an increase of \$386.68. The amounts contributed to the several boards are as follows: State Missions, \$36,308.83, and increase of \$1,988.23; Sunday Schools and Colportage Work, \$4,235.67, a decrease of \$1,833.08; Education Board, \$1,430.20, an increase of \$30.14; Foreign Missions Board, \$56,714.36, an increase of \$6,979.49; Home Mission Board, \$29,426.73, an increase of \$3,015.33; Ministers' Relief Fund, \$4,941.22, an increase of 28 cents; Orphanage, \$21,038.17, a decrease of \$7,987.02; Education Commission, \$564.49, an increase of \$33.56. The foregoing figures show that there was an increase (more or less) to six of the boards, and a decrease to two. The increase in the contributions to the orphanage is accounted for by the fact that last year a large sum was sent in for the heating plant, and it also had a bequest of \$5,600 left to it, but the decrease to the Sunday school and colportage work is due to the fact that a very large number of the churches failed to take for collection for this object. Many of the churches seem to think that this board is out of existence, as 570 churches did not give one penny to this work.

"Had these two boards received the same amount this year that they did last we would have had this year total increase in our contributions of nearly \$12,000.00, but let us hope that another year will show a marked improvement along this line. Much work has been done by your committee during the past year by furnishing literature and sending out circulars, keeping the churches informed as to denominational affairs, and the needs of the several boards connected with the General Association, and we are glad to report that most of our pastors responded to our call for assistance both in work and collecting funds. There is a marked improvement in our churches in handling the funds for the boards. In most of the churches, the church treasurer now sends in the money, but in some of the churches there are as many as five persons who handle it, which we think is all wrong, as in our opinion the treasurer appointed by the church for this purpose is the only person who should send in the money for the boards to the treasurer of the General Association. The number of churches and Sunday schools have increased during the year, and many members such as are listed have been added to our ranks. For these and other statistics we respectfully refer

to the annual report of our statistical secretary.

"We deeply regret to report that this year 120 churches failed to contribute one penny to either of the boards of the General Association, which is an increase over last year of twenty-four churches. A large number of these churches are without pastors, but we are persuaded that some of them have a 'name to live but are dead,' and should not be carried upon the books of the district associations. Your committee would call especial attention to the fact that some of our churches and societies, as well as individuals, continue to send their contributions direct to the several boards and not to the treasurer of the General Association of Virginia. This year the sum of \$295.58 went directly to the Board of Foreign Missions and \$325.61 to the Home Missions Board. This is all wrong, as these amounts were reported in lump sums to our statistical secretary, and the churches and societies sending in this money will have no credit for it in the financial tables as published in the minutes of the General Association. We again urge the treasurers of churches and societies to remit promptly all funds of the boards and the hold the same until the last moment before the books of the General Association close, as they are taking a great risk of not having it come into the hands of the State treasurer in time to be counted in the receipts for the association year, and besides, our boards need the money to carry on their work, and have to borrow and pay out large sums for interest. The expenses of the committee for the year are about \$25. We do not ask for any appropriation for 1910, as we have sufficient funds on hand to meet our expenses.

"With the hope that this may be a happy and prosperous year with all of our churches, we submit this our twenty-eighth annual report."

Report on Education.
The chief feature of this morning's session was the discussion of the report of the education board, which was submitted by J. Taylor Ellyson, of Richmond, who is secretary of the board. The report follows:

The board reports that it has under its care at this time fifty-two young men studying for the ministry, eleven of whom are pursuing their studies at the Southern Baptist Theological Seminary and forty-one at Richmond College. The largest number last session was sixty. The report expresses the opinion that doubtless quite as many will be under its care before the close of the collegiate year.

"The students under its care have almost without exception done excellent work and proven themselves worthy of the confidence and support of the Baptists of Virginia. The treasurer's report shows:

Balance on hand November 1, 1908, was \$7,458.80
Collections during the year, 4,430.20

Making a total of \$11,889.00
Board expended during the year, 4,855.23

Leaving balance on hand October 31, 1909, \$7,033.77

"The report lays great emphasis upon the need of men of superior ability to preach the gospel both at home and abroad. We have not indeed been concerned for many years for money enough to support the young men under our care, but we have been alarmed that a larger number of the best and brightest young men are not in the ministry. This is true not only of the Baptists, but of all denominations in the country. It is difficult to discover just why there should be this lessened desire on the part of educated youths to seek the ministry. The new and splendid consecration of the lay talent of the church has been one of the features of the religious life of recent years.

"Our concern is particularly with the supply of the Christian ministry. There is complaint from almost every denomination either as to the number or the ability of candidates for the ministry. During the past twelve years, when our country has increased 24.9-10 per cent. in population, 47 per cent. in wealth, 115 per cent. in commerce, 59 per cent. in college students, 33 per cent. in Protestant church membership, the number of ministerial students in thirty leading Protestant seminaries has declined 19.3-10 per cent.

"The report gives in detail interesting statistics concerning the falling off in the number of young men preparing to preach the gospel. The Laymen's Movement, which is meeting with such success, and which has for its aim the preaching of the gospel to every creature in the next quarter of a century, will be greatly multiplied in demand to carry the gospel to the remotest parts of the world. How can the Baptists of the Old Dominion do their part in this great work unless our young men respond to the divine call and go out as ambassadors of the Lord Jesus Christ? The demand for this increasing number of men will soon become urgent, and unless we awaken to a sense of our responsibility, we will not do our full share of the great task which the laymen of America have set before themselves of preaching the gospel to every creature within the next twenty-five years.

"We ought to have for this work not only men, but men of large mental endowment, great spiritual gift and well-equipped both by special training and by general education for the accomplishment of great ends.

"We would earnestly recommend to our pastors that on some Lord's Day in next April, let them before themselves a conference of the young men of the church, and let them deliver a sermon on the subject of 'A Call to the Ministry,' and we sincerely hope that on the day of the parting of the soul, the prayer of all our people that God will honor the day by impressing upon at least one young man in each congregation the duty of giving his life to the preaching of the gospel."

Report Discussed.
The report of Mr. Ellyson was discussed by Rev. C. J. Brady and Dr. Ryland. On motion of Dr. Hatcher the portion of the report which refers to the dearth of candidates for the ministry was referred to a special committee.

The report of the board of trustees of the Salem Orphanage, was read by Dr. Hatcher. The report shows

to the past year has been a prosperous one with the men and women who are caring for the Baptist orphans. While the institution is yet in debt, the amount of about \$5,000, the managers are cheerful and heroic. Nearly \$28,000 has been contributed by the churches during the past year for the support of the orphans.

Denominational literature was a subject of the morning session that brought out vigorous speeches by Dr. R. H. Pitt, of Richmond, and others. Papers from the American Baptist Publication Society were discussed briefly by Rev. H. S. Musselman and others.

At the opening of the afternoon session the work of the Sunday School and Bible Board of the Southern Baptist Convention was taken up and the association was charmed with a stirring address by I. N. Vaughters, one of the secretaries of the board.

Rev. R. M. Chambers and Rev. C. T. McDaniel, missionaries to China, operating under the Foreign Mission Board of the Southern Baptist Convention, were introduced to the association, and made speeches which thrilled the people.

The last half of the afternoon session was given over to the Virginia Baptist Historical Society, of which Dr. C. H. Ryland is the secretary and moving spirit.

Afraid of Ghosts

Many people are afraid of ghosts. Few people are afraid of germs. Yet the ghost is a fancy and the germ is a fact. If the germ could be magnified to a size equal to its terrors it would appear more terrible than any fire-breathing dragon. Germs can't be avoided. They are in the air we breathe, the water we drink.

The germ can only prosper when the condition of the system gives it free scope to establish itself and develop. When there is a deficiency of vital force, languor, restlessness, a sallow check, a hollow eye, when the appetite is poor, and the sleep is broken, it is time to guard against the germ. You can fortify the body against all germs by the use of Dr. Pierce's Golden Medical Discovery. It increases the vital power, cleanses the system of logging impurities, enriches the blood, puts a stop to each and every germ, weak or tainted spot in which to breed.

"Golden Medical Discovery" contains no alcohol, whisky or habit-forming drugs. All its ingredients printed on its outside wrapper. It is not a secret nostrum but a medicine of known composition and with a record of 40 years of cures. Accept no substitute—there is nothing "just as good." Ask your neighbors.

HEALTHY KIDNEYS ARE VITAL

If Any of Your Family, Either in This or Past Generations, Have Been Troubled With Kidney Disease, Order a Test Made of Your Urine and Satisfy Yourself.

"Do you have pains in the small of the back?"
"Do you have scalding pains?"
"Are you troubled with vital weakness?"

If the answer is "Yes" to any of these questions, your kidneys are diseased.

Gentlemen.—Last winter I contracted a severe cold, which settled in my back. I could not eat or sleep. My whole system was affected. I had severe pains in my neck. Nothing helped me. One day when I was almost in despair I read an advertisement of Warner's Safe Cure, which described my symptoms exactly. I sent for a bottle of your medicine, and I am glad to tell you that I was cured. I have the highest opinion of Warner's Safe Cure, and heartily recommend its use. —Miss Nellie Jones, 193 Vance Street, Memphis, Tenn.

We receive thousands of voluntary testimonials like the above from our patients, who cannot say enough in praise of Warner's Safe Cure, which has cured them of their kidney and liver troubles.

DO THIS:

If you suspect that your kidneys are diseased, and discover that your urine is cloudy and milky, send us a sample for analysis, and we will promptly give you the result of our discovery. Sufferers with any of the above symptoms will be glad to know that Warner's Safe Cure will surely relieve and cure the most distressing cases. No living physician can prescribe a medicine for the kidneys, bladder, liver and blood that equals Warner's Safe Cure.

Constipation and Biliousness

When the bowels do not move freely it shows that the liver is inactive, and bile, instead of being eliminated by the intestines, is taken up by the blood. In consequence the internal organs are deranged and you have a bilious attack. After frequent attacks the skin becomes sallow and rough. You are troubled with headache, coated tongue, bad breath, sour stomach, loss of appetite, pains in the side, and you feel out of sorts, and should take Warner's Safe Pills, purely vegetable, sugar-coated, absolutely free from injurious substances, a perfect laxative. They cure Biliousness, Torpid Liver and Constipation. They do not gripe or leave any bad after effects.

WARNER'S SAFE CURE is put up in two sizes and is sold by all druggists at 50c and \$1.00 A BOTTLE. Warner's Safe Pills, 25c a box.

TRIAL BOTTLE AND BOX OF PILLS FREE.—To convince every sufferer from diseases of the kidneys, liver, bladder and blood that WARNER'S SAFE CURE will absolutely cure them, a trial bottle and a sample box of Warner's Safe Pills will be sent FREE OF CHARGE, postpaid, to any one who will write WARNER'S SAFE CURE CO., Rochester, N. Y., and mention having seen this liberal offer in the Richmond Times-Dispatch. The genuineness of this offer is fully guaranteed by the publisher.

DEATH TAKES DOWAGER OF HOUSE OF MANCHESTER



DUCHESS OF MANCHESTER

"Gather Up the Fragments That Nothing Be Lost."

On motion of Dr. Alfred Bagby a committee of five was appointed to select a historian, who shall be paid for his services, and to arrange for the gathering and publishing Virginia Baptist history.

All of the pulpits of Portsmouth and Norfolk will be filled tomorrow by Baptist divines. The Richmond preachers here have all been assigned to this kind of duty. Various "side trips" have been arranged for the visiting Baptists. An oyster roast at Virginia Beach this afternoon was one of them, and a banquet in Norfolk tonight for the alumni of Crozer Theological Seminary was another.

The night session was very largely attended, notwithstanding counter attractions in the way of the Crozer alumni banquet over in Norfolk and other things. The first thing on the program was the introduction of new ministers—that is to say, those who have come to Virginia since the last meeting of the General Association. Dr. William E. Hatcher did the introducing, and in presenting thirty odd new ministers, who had come from every point of the compass, the doctor was full of good humor, and frequently had the large audience bursting with laughter.

The report of the State Mission Board, read by William Ellyson, corresponding secretary, was a lengthy document that was of great interest. The report shows the board received from the churches during the past year the sum of \$26,308, and in the prosecution of its work the board spent readily \$2,000 more than it received, thus reporting a small debt. Secretary Ellyson thinks the troubles of the State Mission Board are due in a great measure to the consolidation last year of the Sunday School and Bible Board with the State Mission Board, and his report recommends that the churches throughout the State be asked to make separate collections for the two causes, so that they were wont to do before the consolidation of the two boards. The report and the accompanying recommendations attracted the attention of the body, and the discussion was extended and more varied than usual on set reports.

The leading addresses on the general subject of State evangelization were made by Dr. Lloyd T. Wilson, of Newport News, and Rev. T. W. Hatcher, of the General Association Board. Dr. Wilson's masterful address was by long odds the feature of the whole day's proceedings. Other speakers on the subject of the evening were Dr. Pilcher, William Ellyson and Rev. Bob Garland.

Nothing Be Lost.

On motion of Dr. Alfred Bagby a committee of five was appointed to select a historian, who shall be paid for his services, and to arrange for the gathering and publishing Virginia Baptist history.

All of the pulpits of Portsmouth and Norfolk will be filled tomorrow by Baptist divines. The Richmond preachers here have all been assigned to this kind of duty. Various "side trips" have been arranged for the visiting Baptists. An oyster roast at Virginia Beach this afternoon was one of them, and a banquet in Norfolk tonight for the alumni of Crozer Theological Seminary was another.

The night session was very largely attended, notwithstanding counter attractions in the way of the Crozer alumni banquet over in Norfolk and other things. The first thing on the program was the introduction of new ministers—that is to say, those who have come to Virginia since the last meeting of the General Association. Dr. William E. Hatcher did the introducing, and in presenting thirty odd new ministers, who had come from every point of the compass, the doctor was full of good humor, and frequently had the large audience bursting with laughter.

The report of the State Mission Board, read by William Ellyson, corresponding secretary, was a lengthy document that was of great interest. The report shows the board received from the churches during the past year the sum of \$26,308, and in the prosecution of its work the board spent readily \$2,000 more than it received, thus reporting a small debt. Secretary Ellyson thinks the troubles of the State Mission Board are due in a great measure to the consolidation last year of the Sunday School and Bible Board with the State Mission Board, and his report recommends that the churches throughout the State be asked to make separate collections for the two causes, so that they were wont to do before the consolidation of the two boards. The report and the accompanying recommendations attracted the attention of the body, and the discussion was extended and more varied than usual on set reports.

The leading addresses on the general subject of State evangelization were made by Dr. Lloyd T. Wilson, of Newport News, and Rev. T. W. Hatcher, of the General Association Board. Dr. Wilson's masterful address was by long odds the feature of the whole day's proceedings. Other speakers on the subject of the evening were Dr. Pilcher, William Ellyson and Rev. Bob Garland.

The last half of the afternoon session was given over to the Virginia Baptist Historical Society, of which Dr. C. H. Ryland is the secretary and moving spirit.

The report of the board of trustees of the Salem Orphanage, was read by Dr. Hatcher. The report shows

to the past year has been a prosperous one with the men and women who are caring for the Baptist orphans. While the institution is yet in debt, the amount of about \$5,000, the managers are cheerful and heroic. Nearly \$28,000 has been contributed by the churches during the past year for the support of the orphans.

Denominational literature was a subject of the morning session that brought out vigorous speeches by Dr. R. H. Pitt, of Richmond, and others. Papers from the American Baptist Publication Society were discussed briefly by Rev. H. S. Musselman and others.

At the opening of the afternoon session the work of the Sunday School and Bible Board of the Southern Baptist Convention was taken up and the association was charmed with a stirring address by I. N. Vaughters, one of the secretaries of the board.

Rev. R. M. Chambers and Rev. C. T. McDaniel, missionaries to China, operating under the Foreign Mission Board of the Southern Baptist Convention, were introduced to the association, and made speeches which thrilled the people.

The last half of the afternoon session was given over to the Virginia Baptist Historical Society, of which Dr. C. H. Ryland is the secretary and moving spirit.

The report of the board of trustees of the Salem Orphanage, was read by Dr. Hatcher. The report shows

to the past year has been a prosperous one with the men and women who are caring for the Baptist orphans. While the institution is yet in debt, the amount of about \$5,000, the managers are cheerful and heroic. Nearly \$28,000 has been contributed by the churches during the past year for the support of the orphans.



COAL

NOVEMBER SPECIALS

"White Oak" Smokeless Lump Coal, \$4.50 per ton, delivered.
"White Oak" Smokeless Egg Coal, \$4.50 per ton, delivered.
"White Oak" Smokeless Run-of-Mine, special prices.
West Virginia Eureka Block Splint, \$4.50 per ton, delivered.
Pennsylvania Anthracite, all sizes, \$6.00 per ton, delivered.

Pine and Oak Wood, sawed, lowest market price.

NOW is the time to save money.

White Oak Coal Company,

Phone 2682.

If you want the Best Value for your money in

SHOES!

buy Nelson Shoes

They cost only \$2.50, \$3.00 or \$3.50, and are made of the best kinds of leather obtainable, and every pair is made by the hand-sewed process, whether it be the \$2.50 or the \$3.50 grade. That makes them as comfortable to wear as shoes that cost four and five dollars a pair.

Try a pair of Nelson Shoes, and you will always wear them.

The Nelson Shoe Co.,

417 E. Broad St.